

Information to identify the case:

Debtor 1	<u>Kevin T. Rock</u>	Social Security number or ITIN	xxx-xx-6720
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Jessica J. Rock</u>	Social Security number or ITIN	xxx-xx-5936
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24184-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin T. Rock

Jessica J. Rock
fka Jessica J. Klimchak, fka Jessica J. Russell

4/14/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin T. Rock
Jessica J. Rock
Debtors

Case No. 18-24184-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 14, 2021

User: admin
Form ID: 318

Page 1 of 5
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin T. Rock, Jessica J. Rock, 171 Mary Reed Road, Baden, PA 15005-9615
14938324	AES/Suntrust Bank, PO Box 2461, Harrisburg, PA 17105-2461
14938325	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
14938326	American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
15145555	+ Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14938336	Clearview FCU, Customer Service, PO Box 31112, Tampa, FL 33631-3112
15302638	+ Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14938346	+ Economy Borough Office, 2856 Conway Wallrose Road, Baden, PA 15005-2397
15336065	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14938350	MedExpress, PO Box 7964, Belfast, ME 04915-7900
14962717	OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
14938353	Ocwen Loan Servicing LLC, PO Box 660264, Dallas, TX 75266-0264
14938354	+ Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
14938357	OneMain Financial, Bankruptcy Dept., P.O. Box 140069, Irving, TX 75014-0069
14938362	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15035444	+ PHH Mortgage Corporation, Bankruptcy Department, 1 Mortgage Way, Mail Stop SV-22, Mt. Laurel, NJ 08054-4637
14938360	+ PennEnergy Resources, LLC, 1000 Commerce Drive, Suite 400, Pittsburgh, PA 15275-1033
14938361	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 15 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2021 03:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 15 2021 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2021 03:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kborkley@bernsteinlaw.com	Apr 15 2021 04:04:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	EDI: ECMC.COM	Apr 15 2021 03:28:00	ECMC, ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

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15145555	+ EDI: LCIBAYLN	Apr 15 2021 03:28:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14938328	EDI: CAPITALONE.COM	Apr 15 2021 03:28:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14938329	EDI: CAPITALONE.COM	Apr 15 2021 03:28:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14938327	EDI: CAPITALONE.COM	Apr 15 2021 03:28:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14970321	EDI: CAPITALONE.COM	Apr 15 2021 03:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14938332	+ EDI: CITICORP.COM	Apr 15 2021 03:28:00	Citi, P.O. Box 6286, Sioux Falls, SD 57117-6286
14938333	+ EDI: CITICORP.COM	Apr 15 2021 03:28:00	Citi, Box 6500, Sioux Falls, SD 57117-6500
14938334	EDI: CITICORP.COM	Apr 15 2021 03:28:00	Citi Simplicity, PO Box 70166, Philadelphia, PA 19176-0166
14938335	Email/Text: bankruptcy@clearviewfcu.org	Apr 15 2021 03:27:00	Clearview FCU, 8805 University Blvd., Coraopolis, PA 15108-2580
14938337	EDI: WFNNB.COM	Apr 15 2021 03:28:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14938338	EDI: WFNNB.COM	Apr 15 2021 03:28:00	Comenity Bank/New York & Co., PO Box 659728, San Antonio, TX 78265-9728
14938339	EDI: WFNNB.COM	Apr 15 2021 03:28:00	Comenity Bank/Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728
15302638	+ EDI: LCIBAYLN	Apr 15 2021 03:28:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14938340	Email/PDF: creditonebknofications@resurgent.com	Apr 15 2021 03:32:16	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14938341	Email/PDF: creditonebknofications@resurgent.com	Apr 15 2021 03:32:16	Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873
14938343	EDI: DISCOVER.COM	Apr 15 2021 03:28:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14938344	EDI: DISCOVER.COM	Apr 15 2021 03:28:00	Discover Card, 12 Reads Way, New Castle, DE 19720-1649
14938342	EDI: DISCOVER.COM	Apr 15 2021 03:28:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14941929	EDI: DISCOVER.COM	Apr 15 2021 03:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14938345	+ EDI: DISCOVER.COM	Apr 15 2021 03:28:00	Discover Fin Svcs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15133096	EDI: ECMC.COM	Apr 15 2021 03:28:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14938347	EDI: IRS.COM	Apr 15 2021 03:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14938330	EDI: JPMORGANCHASE	Apr 15 2021 03:28:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14938331	EDI: JPMORGANCHASE	Apr 15 2021 03:28:00	Chase, PO Box 1423, Charlotte, NC 28201-1423
14963917	Email/PDF: resurgentbknofications@resurgent.com	Apr 15 2021 03:56:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14938349	Email/Text: ml-ebn@missionlane.com		

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		Apr 15 2021 03:25:00	LendUp Card Services, Inc., Customer Service, PO Box 31535, Tampa, FL 33631-3535
14938351	Email/Text: electronicbkydocs@nelnet.net		
		Apr 15 2021 04:04:00	Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
14938352	Email/Text: electronicbkydocs@nelnet.net		
		Apr 15 2021 04:04:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
14956934	+ EDI: AGFINANCE.COM		
		Apr 15 2021 03:18:00	ONEMAIN FINANCIAL GROUP, LLC, PO BOX 3251, EVANSVILLE, IN 47731-3251
14938355	EDI: AGFINANCE.COM		
		Apr 15 2021 03:18:00	One Main Financial, PO Box 742536, Cincinnati, OH 45274-2536
14938358	EDI: AGFINANCE.COM		
		Apr 15 2021 03:18:00	OneMain Financial, Bankruptcy Dept., P.O.Box 6042, Sioux Falls, SD 57117-6042
14938359	+ EDI: AGFINANCE.COM		
		Apr 15 2021 03:18:00	OneMain Financial, 601 NW 2nd Street, Evansville, IN 47708-1013
14938356	EDI: AGFINANCE.COM		
		Apr 15 2021 03:18:00	OneMain Financial, Bankruptcy Dept., P.O. Box 140489, Irving, TX 75014-0489
14973668	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 15 2021 03:25:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101
14938364	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 15 2021 03:25:00	PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009
14938366	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 15 2021 03:25:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14938365	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 15 2021 03:25:00	PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429
14938363	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 15 2021 03:25:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14973212	EDI: PRA.COM		
		Apr 15 2021 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14938834	+ EDI: PRA.COM		
		Apr 15 2021 03:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14969572	EDI: Q3G.COM		
		Apr 15 2021 03:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14938368	EDI: RMSC.COM		
		Apr 15 2021 03:28:00	SYNCB/Dicks Sporting Goods Dual Card, PO Box 960061, Orlando, FL 32896-0061
14938367	EDI: RMSC.COM		
		Apr 15 2021 03:28:00	SYNCB/Dicks Sporting Goods Dual Card, PO Box 965005, Orlando, FL 32896-5005
14938369	EDI: RMSC.COM		
		Apr 15 2021 03:28:00	SYNCB/Levin, PO Box 9655036, Orlando, FL 32896-5036
14938371	EDI: RMSC.COM		
		Apr 15 2021 03:28:00	SYNCB/Lowes, PO Box 530914, Atlanta, GA 30353-0914
14938370	EDI: RMSC.COM		
		Apr 15 2021 03:28:00	SYNCB/Lowes, PO Box 965004, Orlando, FL 32896-5004
14938372	EDI: RMSC.COM		
		Apr 15 2021 03:28:00	SYNCB/Score Rewards, PO Box 965061, Orlando, FL 32896-5061
14938373	+ EDI: RMSC.COM		
		Apr 15 2021 03:28:00	SYNCB/TJ Maxx, PO Box 530948, Atlanta, GA 30353-0948
14938376	EDI: RMSC.COM		
		Apr 15 2021 03:28:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
14938374	EDI: RMSC.COM		
		Apr 15 2021 03:28:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14938375	EDI: RMSC.COM		
		Apr 15 2021 03:28:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box

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14938377	+ Email/Text: bankruptcydepartment@tsico.com	Apr 15 2021 04:04:00	965061, Orlando, FL 32896-5061 Transworld Systems Inc., Collection Agency, 507 Prudential Road, Horsham, PA 19044-2308
14948027	+ Email/Text: electronicbkydocs@nelnet.net	Apr 15 2021 04:04:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC
cr		Community Loan Servicing, LLC
cr		OCWEN LOAN SERVICING, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14938348	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, STOP 8420G, PO Box 145595, Cincinnati, OH 45250
14956990	*+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
Eugene D. Frank	on behalf of Debtor Kevin T. Rock efrank.esq@comcast.net
Eugene D. Frank	on behalf of Plaintiff Kevin T. Rock efrank.esq@comcast.net
Eugene D. Frank	on behalf of Joint Debtor Jessica J. Rock efrank.esq@comcast.net
Eugene D. Frank	on behalf of Plaintiff Jessica J. Rock efrank.esq@comcast.net
Jill Locnikar	on behalf of Defendant Internal Revenue Service jill.locnikar@usdoj.gov patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Keri P. Ebeck	

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on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor OCWEN LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Thomas Song

on behalf of Creditor Bayview Loan Servicing LLC pawb@fedphe.com

TOTAL: 12